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First Words

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A First Steps Communications Tool for Families From Family to Family

How To Read Your EOB

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Alphabet Soup

Each month we will cover a few abbreviations or acronyms parents might hear while in First Steps. Sometimes it is awkward for families to ask. Do you know these?

- EOB = Explanation of Benefits
- A statement from First Steps explaining what services have been billed and what has been paid to providers.
- ASL = American Sign Language

A complex visual-spatial language used by the Deaf community in the United States and English-speaking parts of Canada.

Every month as a First Steps family, you receive a statement from the Central Reimbursement Office (CRO) with information about all the treatment your child has received in a calendar month. This statement is called an Explanation of Benefits (EOB). The purpose of the EOB is to inform you of the type of service received, the amount the provider billed for the service and the amount the CRO paid that provider. When you receive a statement, it's important to review the information to ensure accuracy. If you have any questions or believe an error has occurred, talk with your service coordinator. Below is a sample EOB with a brief explanation of the information it provides.

The CRO address is in the upper left hand corner. This is where your providers file their claims and from where they receive payment. Your child's ID number, name and dates of statement month are on the top line. Below that, the child's parent or guardian name and mailing address is listed. A very important sentence is on the right side of the page across from

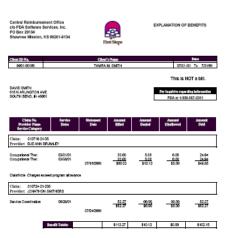
your address. "This is NOT a bill."
Remember, this is just a statement of services for which claims have been filed. It is simply for your information—you do not pay any amount on this statement. Toward the middle of the page is where you will actually see the claims that have been

filed. They are separated into sections for each provider who filed a claim. You will see a date of service for each claim along with the amount billed by your provider. Next to that is the amount denied, amount disallowed and finally, the amount paid to your provider for that session with your child. Your provider has a billing amount that they charge for every client. However, this amount may be higher than the reimbursement rate that First Steps pays. If that's the case, the amount that exceeds the First Steps rate will be noted under "amount denied". If your provider has filed a claim for services that are not in your IFSP or which exceed the amount of treatment allowed in your IFSP, you will see that listed in "amount disallowed". Finally, the amount your provider was

actually paid is listed in the far right-hand column.

When you receive your statement each month, go through it to match service dates with actual visits. Providers may only bill for the time that they are with your child/family providing services. Each provider is required to obtain your signature for the time that he or she is with your family.

Generally, providers keep very accurate records, but errors can occur. The bottom line on the statement will total the benefits paid on behalf of your child for the month. Remember, if you have any questions about your EOB, talk with your service coordinator.



See link below for larger view of EOB

For a better look at a sample EOB, you can view a full page version online in the First Steps Family Handbook. Follow this link to the EOB page:

http://www.state.in.us/fssa/first_step/pdf/parenthandbook.pdf

Signing With Infants and Toddlers



Typically, children begin developing verbal language between 12 and 24 months of age. Until that time, however, they express their needs, wants and dislikes with grunts, cries and gurgles. Imagine being able to successfully communicate with your infant when they are as young as 8 or 9 months old. It is possible using baby sign language. Research has shown that babies:

- * can communicate as early as 8 months old
- become less frustrated because they are able to express their thoughts and feelings
- have a stronger bond with parents, siblings and caregivers
- have refined gross and fine motor skills, coordination and spatial reasoning
- have a greater sense of self-sufficiency, independence and confidence
- * tend to speak sooner—have an average of 50 more words than non-signers by age 2 by age 3, they have skills like those of four year olds
- have higher scores on IQ tests—as much as 20 points higher than non-signers

Parents often question whether signing will delay speech, since the child is communicating successfully using sign. Quite simply, the answer is no, and in fact, quite the opposite is true. Signing helps the child's mind to

understand that abstract signs (or words) can be used to refer to concrete things. Signing helps your child to develop the same pathways in the brain that are required for speech, and children who sign begin the process of forming individual signs into sentences much earlier than children who do not sign. Believe it or not, one of the most frequent complaints is that children who sign begin speaking, and talking back, much sooner than children who do not sign!

The ideal age to start signing with your baby is when he/she is 6 to 8 months old, and you should expect to wait several weeks to a month or so before your baby starts signing back. Introducing sign to a slightly older child (say 12-16 months old) is fine too, and actually he/she will likely sign back faster than their younger counterparts. Signing can give babies and children with special needs a meaningful way to communicate, as well. Children with a variety of challenges such as apraxia, autism. fetal alcohol syndrome, prematurity, cerebral palsy, down syndrome and learning disabilities can make huge gains in expressive and receptive language skills using sign language. The benefits have proven that signing can be a valuable tool in gaining some insight into your baby's world. Look for lots of valuable resources about infant signing below.

Advocacy Tip of the Month

One of the most useful skills parents can develop when advocating for their child is organization. As you have already discovered, receiving services for your child with special needs requires A LOT of paperwork! Parents have found a variety of ways to keep themselves organized. Some use folders, some use three ring binders, and others enter information into computer spreadsheets and documents! Whatever method you choose, be sure to keep your child's records together so you can easily access them as needed.

Important information to keep handy includes birth history, developmental checklists, doctor names/phones numbers, medical records, insurance information, letters to and from doctors and insurance companies, financial records, IFSPs, school records, and other items that document key facts about your child's health, development or education.

Check out this sample organizer found on the website for the Center on Health Care Strategies http://www.chcs.org/usr_doc/Access_II_Care_Notebook.pdf

Resources for Families and Providers

Check out these resources on baby sign language:

Signing with Your Baby http://www.signingbaby.com

Sign2Me http://www.sign2me.com

Little Signers Inc. http://littlesigners.com

Wide Eyed Learning http://www.wideeyedlearning.com

For more information about Family to Family, visit our web page at http://www.in.gov/fssa/first_step/f2f/index.html or contact Mary Jo Paladino at 574-273-6019 or mpaladin@indiana.edu